

SCOTT D. SHERMAN ESQ  
MINION & SHERMAN  
33 CLINTON ROAD, SUITE 105  
WEST CALDWELL, NJ 07006

Re: LAUREN M MCNAUGHT  
84 CIRCLE DRIVE  
OAK RIDGE, NJ 07438

Atty: SCOTT D. SHERMAN ESQ  
MINION & SHERMAN  
33 CLINTON ROAD, SUITE 105  
WEST CALDWELL, NJ 07006

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2025  
Chapter 13 Case # 23-16204**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$37,791.30**

**RECEIPTS AS OF 01/01/2025**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
08/28/2023	\$180.46		09/12/2023	\$180.46	
09/25/2023	\$180.46		09/26/2023	\$65.00	
10/10/2023	\$180.46		10/23/2023	\$180.46	
11/03/2023	\$212.00		11/17/2023	\$212.00	
12/01/2023	\$212.00		12/15/2023	\$212.00	
01/02/2024	\$212.00		01/12/2024	\$212.00	
01/26/2024	\$212.00		02/09/2024	\$212.00	
02/26/2024	\$212.00		03/08/2024	\$212.00	
03/22/2024	\$212.00		04/05/2024	\$212.00	
04/19/2024	\$212.00		05/03/2024	\$212.00	
05/22/2024	\$212.00		06/10/2024	\$335.00	
06/25/2024	\$335.00		07/09/2024	\$335.00	
07/22/2024	\$335.00		08/08/2024	\$335.00	
08/22/2024	\$335.00		11/05/2024	\$200.00	
12/03/2024	\$400.00	29268160211	12/03/2024	\$200.00	
12/06/2024	\$200.00				
<b>Total Receipts: \$7,157.30 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$7,157.30</b>					

**LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2025**

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
BMW FINANCIAL SERVICES	08/19/2024	\$10.85	931,910	09/16/2024	\$8.72	933,370
CROSSCOUNTRY MORTGAGE	08/19/2024	\$159.96	931,812	08/19/2024	\$193.31	931,812
	09/16/2024	\$128.63	933,282	09/16/2024	\$155.45	933,282
	11/18/2024	\$77.73	936,145	11/18/2024	\$93.94	936,145
	12/16/2024	\$155.46	937,522	12/16/2024	\$187.87	937,522

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
SANTANDER CONSUMER USA	08/19/2024	\$23.08	932,450	08/19/2024	\$8.56	932,450
	09/16/2024	\$18.56	933,854	09/16/2024	\$6.88	933,854
	11/18/2024	\$11.22	936,750	11/18/2024	\$5.12	936,750
	12/16/2024	\$22.43	938,150	12/16/2024	\$10.24	938,150

**CLAIMS AND DISTRIBUTIONS**

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			543.37	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	5,000.00	100.00%	5,000.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	11,841.02	*	0.00	
0002	ANESTHESIA ASSOC. OF MORRISTOWN	UNSECURED	0.00	*	0.00	
0006	ATLANTIC HEALTH SYSTEM	UNSECURED	0.00	*	0.00	
0008	BMW FINANCIAL SERVICES	VEHICLE SECURE	19.57	100.00%	19.57	
0009	CAPITAL ONE BANK (USA), N.A.	UNSECURED	11,585.33	*	0.00	
0010	JPMORGAN CHASE BANK NA	UNSECURED	7,918.86	*	0.00	
0011	LVNV FUNDING LLC	UNSECURED	8,853.36	*	0.00	
0012	CITIBANK NA	UNSECURED	4,894.92	*	0.00	
0013	CROSSCOUNTRY MORTGAGE	(NEW) Prepetition A	8,390.95	100.00%	936.86	
0015	LIFELINE MEDICAL ASSOC.	UNSECURED	0.00	*	0.00	
0016	DEPARTMENT OF EDUCATION/MOHELA	UNSECURED	4,208.76	*	0.00	
0017	NISSAN MOTOR ACCEPTANCE CORP/INF	UNSECURED	0.00	*	0.00	
0018	TD RETAIL CARD SERVICES	UNSECURED	1,177.87	*	0.00	
0020	SANTANDER CONSUMER USA	VEHICLE SECURE	1,210.74	100.00%	135.18	
0021	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	2,079.50	*	0.00	
0022	SYNCHRONY BANK/JCPENNEY	UNSECURED	0.00	*	0.00	
0023	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	5,158.55	*	0.00	
0024	TELECOM SELF-REPORTED	UNSECURED	0.00	*	0.00	
0026	UTILITY SELF-REPORTED	UNSECURED	0.00	*	0.00	
0027	VERNON DENTAL ASSOC.	UNSECURED	0.00	*	0.00	
0029	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	1,729.38	*	0.00	
0030	CAPITAL ONE BANK (USA), N.A.	UNSECURED	2,145.98	*	0.00	
0031	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	3,340.15	*	0.00	
0032	JPMORGAN CHASE BANK NA	UNSECURED	698.39	*	0.00	
0033	LVNV FUNDING LLC	UNSECURED	2,120.80	*	0.00	
0034	TELECOM SELF-REPORTED	UNSECURED	0.00	*	0.00	
0035	NEW JERSEY TURNPIKE AUTHORITY	UNSECURED	22.85	*	0.00	
0036	SANTANDER CONSUMER USA	(NEW) Auto Agreec	549.00	100.00%	58.13	
0037	CROSSCOUNTRY MORTGAGE	(NEW) MTG Agreec	10,140.08	100.00%	1,132.18	
0038	BMW FINANCIAL SERVICES	UNSECURED	2,628.43	*	0.00	

**Total Paid: \$7,825.29**

See Summary

**SUMMARY**

Summary of all receipts and disbursements from the date the case was filed , to and including: January 18, 2025.

Receipts: \$7,157.30 - Paid to Claims: \$2,281.92 - Admin Costs Paid: \$5,543.37 = Funds on Hand: \$0.01

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.